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**PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Jen-Lin Chao

Serial No.: 10/797,824

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Group Art Unit: 2125

Examiner: Kasenge, Charles R.

TKHR No. 252011-1980

Top Team No. 0503-A30087US

For: **System and Method of Coinsurance Wafer Management**

CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 CFR §1.8

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted on the date indicated below via facsimile to the United States Patent and Trademark Office, Technology Group 2100, facsimile number (571) 273-8300.

Total number of pages in this transmission 11.

October 6, 2005
Date


Hai Chin Barnhill

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The non-final Office Action mailed July 11, 2005 has been carefully considered. In response thereto, please enter the following amendments and consider the following remarks.